

THE INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

IHP DOES PROVIDE

1. **IHP PROVIDES FUNDS TO ASSIST PEOPLE WHO HAVE SUFFERED DAMAGE FROM A DECLARED DISASTER.** ("Declared" means that the Governor has requested and received from the President a declaration that a disaster situation exists.)
2. **IHP IS THE DISASTER PROGRAM OF LAST RESORT.**
To be eligible for IHP assistance, applicants must:
 - a. Apply to the Federal Emergency Management Agency (FEMA); **AND**
 - b. Complete a disaster loan application to the Small Business Administration (SBA); **AND**
 - c. Make claims for disaster damages against any applicable insurance policies; **AND**
 - d. Accept assistance offered from other sources, including private and public organizations, e.g., American Red Cross (ARC), or County Mental Health Departments.
3. **IHP SCHEDULES A FEMA INSPECTOR AND/OR VERIFIER TO VISIT THE HOME.** It is important that applicants keep these appointments to point out any disaster-related damage that occurred and provide proof of their residency.
4. **IHP GRANTS ARE GIVEN ONLY FOR SERIOUS NEEDS AND NECESSARY EXPENSES DIRECTLY ATTRIBUTABLE TO THE DISASTER.** A "serious need" is an item essential to the daily life of any individual or family.
5. **THE MAXIMUM IHP GRANT IS \$25,000.** However, the majority of the IHP grants are between \$200 and \$2,000.
6. **IHP MAY PROVIDE FLOOD INSURANCE THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM WHERE FLOOD DAMAGE HAS OCCURRED.** If an eligible applicant's flood damaged dwelling is in a designated special flood hazard area and remains the primary residence, the applicant may receive a flood insurance policy.
7. **IHP FUNDS MUST BE SPENT ON THE ITEMS FOR WHICH THE MONEY IS AWARDED.** Uniform pricing standards and guidelines are used to determine award amounts. Allowances are based on medium grade items, materials, equipment and services.
8. **ALL IHP APPLICANTS ARE ASSURED EQUAL TREATMENT UNDER THE GUIDELINES OF THE PROGRAM.** Grant award decisions are made on the basis of the damage verification provided by FEMA, other verification documentation, and Federal and State Policies and procedures.

ELIGIBLE ITEMS

covered under the IHP may include:

1. **Housing:** Must be owned by and be the primary residence of the applicant at the time of the disaster:
 - a. **Repair, Replace, Rebuild:** Grants may be provided for the least expensive way to put the property back into habitable condition.
 - b. **Provide Access:** Private roads, driveways or bridges, which provide the only means of access to the residence.
 - c. **Clean or Sanitize:** IHP may clean or sanitize homes for health reasons.
 - d. **Debris Removal:** Only to prevent further damage to the residence and to remove health hazards.
 - e. **Protective Measures:** Minimum measures necessary to protect the residence from an immediate threat from land movement, erosion, or flooding.
 - f. **Mobile Homes:** IHP may assist with funds to move these for protection from disaster-related damage or to repair or relevel them after a disaster.
2. **Personal Property:** Must have been in use at the time of the disaster.
 - a. **Clothing:** Grants may include funds for enough changes of clothing to meet serious needs.
 - b. **Household Items, Furnishings, and Appliances:** IHP may provide allowances sufficient to make repairs to return eligible items to functional levels or obtain necessary replacements.
 - c. **Tools and uniforms for work:** IHP may replace these if they are essential to the wage earner's employment and if the wage earner had to have them to get their present job. Self-employed individuals do not qualify for essential tools assistance.
3. **Medical or Dental:** If the applicant has suffered a disaster-related illness, injury or loss of medical or dental items due to the disaster.
4. **Moving and Storage:** To prevent future damage to the personal property.
5. **Transportation:**
 - a. IHP may provide resources to restore the operational capability of the vehicle if the damage or loss is the result of the disaster, the vehicle has a valid registration and insurance at the time of the disaster and another family vehicle is unavailable to meet the transportation needs.
 - b. IHP may provide resources for public transportation, if the requirement for this transportation was disaster related.
6. **Funeral:** Minimum interment or cremation expenses are available if the death was a direct result of the disaster.

NOTE: Applications for IHP assistance are accepted by FEMA for sixty (60) days following the date the President declares a major disaster.

THE INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

IHP DOES NOT PROVIDE

1. **IHP DOES NOT PROVIDE FUNDS TO ASSIST PEOPLE WHO DID NOT SUFFER DAMAGE OR INJURIES AS A DIRECT RESULT OF A DECLARED DISASTER.**
2. **IHP DOES NOT PROVIDE FUNDS TO CORRECT PRE-EXISTING CONDITIONS OR DAMAGE THAT IS A RESULT OF DEFERRED MAINTENANCE.**
3. **IHP IS NOT AN INSURANCE PROGRAM.** The program does not provide funds sufficient to replace or repair all items damaged as the result of the disaster. Pricing guidelines include allowances sufficient to restore or replace eligible items to meet the serious need, without regard to the cost or value of the damaged items. IHP does not return applicants to their pre-disaster status.
4. **IHP WILL NOT PROVIDE FUNDS THAT RESULT IN DUPLICATION OF BENEFITS.** Grants will only be provided when resources from all other sources, including FEMA, SBA, the United States Department of Agriculture (USDA), ARC, insurance coverage, and County Mental Health Departments are unavailable or inadequate to meet the eligible serious needs.
5. **IHP IS NOT A LOAN PROGRAM.** The funds do not have to be repaid unless the monies were not spent according to the IHP guidelines or it is determined at a later time that the grant was or could be duplicated from another source, e.g., insurance settlements, SBA disaster loans, ARC assistance. If duplicate funds from another source become available after the IHP grant is disbursed, the grant must be repaid.
6. **IHP WILL NOT PROVIDE GRANTS FOR FLOOD DAMAGES IF AN APPLICANT DID NOT ADHERE TO A PREVIOUS REQUIREMENT TO PURCHASE AND MAINTAIN A FLOOD INSURANCE POLICY.** As a condition of receiving an IHP grant for real or personal property, applicants who reside in a flood zone must agree to maintain flood insurance for as long as they live in the damaged dwelling to be eligible for future disaster assistance.

IHP CANNOT PROVIDE assistance for:

1. **Business Losses Including Farms:** Tools, etc., are ineligible if the applicant is self-employed.
2. **Improvements and Additions:** IHP will not upgrade real or personal property.
3. **Landscaping.**
4. **Recreational Real or Personal Property:** (e.g., summer cabins, boats, trail bikes, stereos).
5. **Debts or Financial Obligations** that the applicant incurred prior to the disaster.
6. **Any Item In Storage** at the time of the disaster.
7. **Luxury, Nonessential and Decorative Items:** (e.g., fur coats, wallpaper, indoor plants, patio furniture, VCRs, jewelry, antiques, curio cabinets, bookcases).
8. **Cosmetic Damage:** (e.g., stained walls, minor cracks, carpets or drapes, vehicle paint).
9. **Pet or Animal Losses.**
10. **Replacing Cash.**
11. **Food.**



STATE OF CALIFORNIA
Gray Davis, Governor

**HEALTH AND HUMAN
SERVICES AGENCY**
Grantland Johnson, Secretary

DEPARTMENT OF SOCIAL SERVICES
Rita Saenz, Director